

DAFTAR PUSTAKA

- Bajo, Emanuele, Massimiliano Barbi and Sandro Sandri. 2015. Financial Literacy, Households Investment Behavior and Risk Propensity. *Journal of Financial Management Markets and Institutions*. Vol. 3, No.1, 157-174. ISSN: 2282-717X.
- Cooper, D.R and Schindler P.S. 2006. *Business Research Methods*. Ninth Edition. Mc.Graw-Hill.
- Cude, B. J., Lawrence F. C., Lyons A. C., Metzger, K., Lejeune, E., Marks, L., and Machtmes, K. 2006, College Student and Financial Literacy: What They Know and What We Need to Learn. *Eastern Family Economics and Resource Management Association, 2006 Conference*.
- Downes, J dan Goodman J. Elliot. 2001. *Kamus istilah keuangan dan investasi edisi 3*. Jakarta: Elex Media Komputindo.
- Ghozali, Imam. 2011. *Aplikasi Analisis Multivariate dengan Program SPSS*. Edisi V. Semarang: Universitas Diponegoro.
- Hilgert, Marianne A., Jeanne M. Hogarth, and Sondra G. Beverly. 2003. Household Financial Management: The Connection between Knowledge and Behavior. *Federal Reserve Bulletin*. 89 (7), Hlm 300-322.
- Joko, Agus. 2012. Pola Konsumsi, Investasi dan Proteksi sebagai Indikator Perencanaan Keuangan Keluarga (Studi Pada Masyarakat Kabupaten Sidoarjo). *Media Mahardika*. Vol. 10, No. 2, Januari 2012.
- Lusardi, A. 2008. Household Saving Behavior: The Role of Financial Literacy, Information, and Financial Education Programs. *National Bureau of Economic Research Working Paper*. No. 13824, February 2008.
- Lusardi, Annamaria and Peter Tufano. 2008. Debt Literacy, Financial Experience and Overindebtedness. *Preliminary and incomplete discussion draft*.
- Lusardi, Annamaria, Olivia S. Mitchell, and Vilssa Curto. 2010. Financial Literacy among the Young. *Journal of Consumer Affairs*. Vol. 44, Issue 2, Pages 358-380.

Nidar, S. Rahman and Sandi Bestari. 2012. Personal Financial Literacy among University Students (Case Study at Padjadjaran University Students, Bandung, Indonesia). *World Journal of Social Sciences*. Vol. 2, No. 4, july 2012. Pp. 162-171.

Norma, Yulianti dan Meliza Silvy. 2013. Sikap Pengelola Keuangan dan Perilaku Perencanaan Investasi Keluarga di Surabaya. *Journal of Bisnis and Banking*. Vol. 3, No. 1, may 2013. ISSN: 2088-7841.

Pine II, B. Joseph and James H. Gilmore. 1999. *The Experience Economy: Work is Theatre and Every Business a Stage*. Boston: Harvard Business School Press.

Schmitt, B. H. 1999. *Experiential Marketing*. New York, NY: Free Press.

Sekaran, Uma. 2011. *Metode Penelitian untuk Bisnis*. Jakarta: Salemba Empat.

Warsono. 2010. Prinsip - Prinsip dan Praktik Keuangan Pribadi. *Journal of Science*, Vol. 13, No. 2, juli-desember 2010.

Widdowson, Doug and Kim Hailwood. 2007. Financial Literacy and its Role in Promoting a Sound Financial System. *Reserve Bank of New Zealand, Bulletin*, Vol. 70, No. 2, 2007.

Wijaya, Tony. 2012. *Cepat Menguasai SPSS 20 Untuk Olah Data Dan Interpretasi Data*. Yogyakarta: Cahaya Atma Pustaka.

<http://walangkopo99.blogspot.co.id/2015/05/pengertian-pendapatan-menurut-para-ahli.html>

<http://peter-sina.blogspot.co.id/2011/09/manajemen-keuangan-pribadi-personal.html>

<http://pengertianbahasa.blogspot.co.id/2013/02/pengertian-investasi.html>

<http://dilihatya.com/2079/pengertian-tabungan-menurut-para-ahli>

<http://dilihatya.com/944/pengertian-kredit-menurut-para-ahli>

<http://pengertianmenurutahli.blogspot.co.id/2013/06/pengertian-dan-sejarah-asuransi.html>